



Business Online Banking User Guide

Business Online Banking

User Guide

Introduction.....	3
How to access Business Online and Mobile Banking	3
Initiating Access	3
Enrolment – Single Signer Enrolment.....	3
Enrolment - Dual Signator Enrolment.....	5
First-time Login – Signers.....	5
Logging Out	7
Delegates	8
Manage Delegates Screen	8
Adding a Delegate	9
Delegate First-Time Login.....	11
Updating a Delegate.....	13
Update Delegate - Initiator	14
Update Delegate – Read Only.....	20
Transactions.....	20
Initiating Transaction Requests	20
Approval Processes	21
Pending Transactions	21
View detail and Approve/Reject/Cancel Pending Transaction	22
Transaction Receipts	27
View Transaction Audit Trail	29
Creating similar transactions	31
Expired transactions	31
Transfers to Another Member	32
Adding a Recipient.....	32
Deleting a Recipient	34
Exporting Transaction History for Accounting Software.....	34
Setting up alerts.....	36
Register for Business Services Alerts.....	36
Other Alerts.....	37
When are Alerts Sent?.....	39
<i>Interac e-Transfer®</i>	39
CRA Business Taxes.....	40
Frequently asked questions (FAQs).....	41

Introduction

This document explains how to manage transactions, and delegates within Business Online Banking.

How to access Business Online and Mobile Banking

Initiating Access

1. Contact Innovation Credit Union and ask for your business to have access to Business Online Banking.
2. We will gather information including:
 - a. The number of authorized signers and who they are
 - b. What accounts each signer needs access to

We will provide each signer with a temporary login ID and Password to use for enrolment to Business Online Banking

Enrolment – Single Signer Enrolment

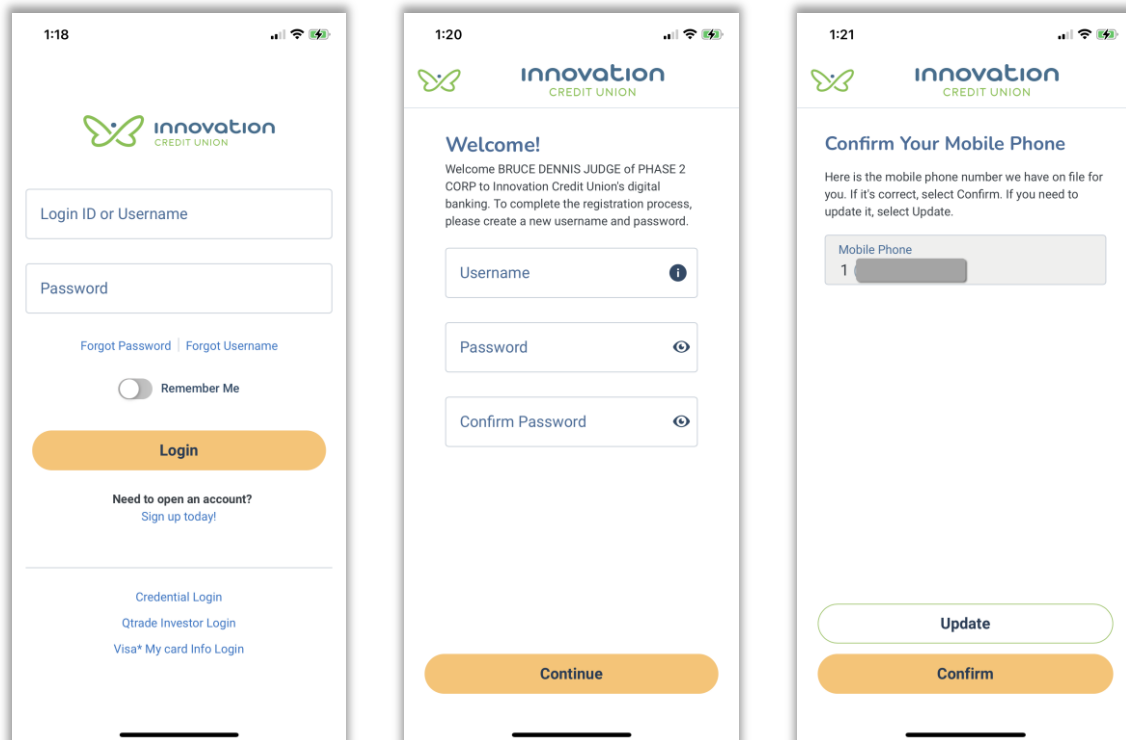
1. Launch Business Online and Mobile Banking using one of the methods below:
 - a. On the web: Visit the innovationcu.ca website and click Log in on the top right corner
 - b. On your phone: Download the Innovation Credit Union mobile app from the Apple Store or Google Play
2. Enter your temporary login ID and Password
3. Create a new, permanent Username and Password
4. Complete the Mobile Phone Verification Steps
 - a. On the web - You can choose to skip the mobile phone verification, however, if you plan to use our mobile app in the future, we recommend you complete the process to Confirm or Update the mobile phone number we have on file for you
 - b. On the mobile app – Confirm or Update the mobile phone number we have on file for you

Business Online Banking User Guide

5. When prompted, enter the verification code (One-Time Password) that is sent to your mobile phone number

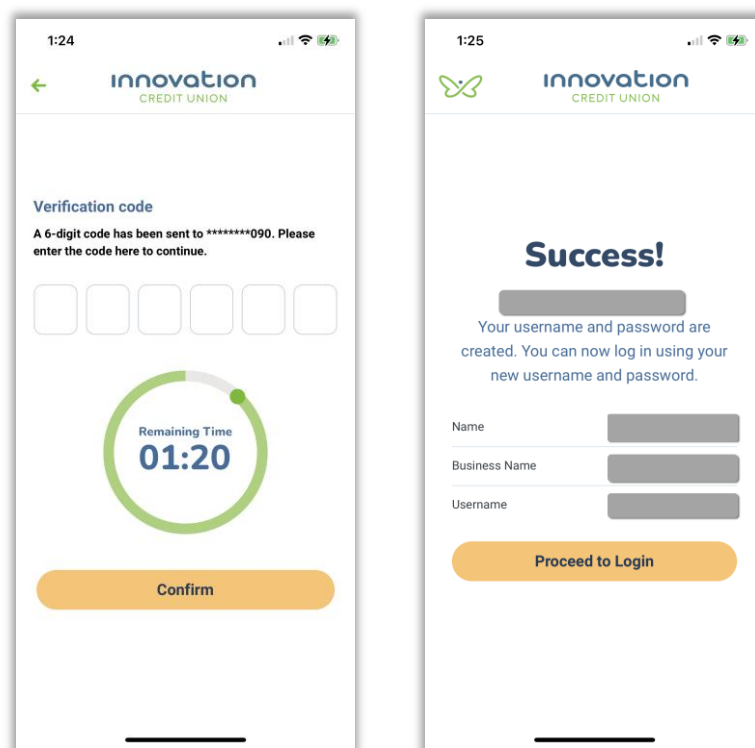
6. Click 'Proceed to Login'

Your new username and password are now ready to use. You will use these for all future logins



Business Online Banking

User Guide



Enrolment - Dual Signator Enrolment

The process of getting access to Business Online Banking is the same as for a single signer, but each signer must complete the steps outlined above.

Note: Signers do not need to complete the steps at the same time, however, transactions cannot be completed until all the signers have enrolled in Business Online Banking.

First-time Login – Signers

1. Launch Business Online and Mobile Banking
2. Log in with your new Username and Password
3. When prompted, enter the verification code (OTP) that is sent to your mobile phone number (mobile app only)
4. Agree to the Electronic Services Agreement

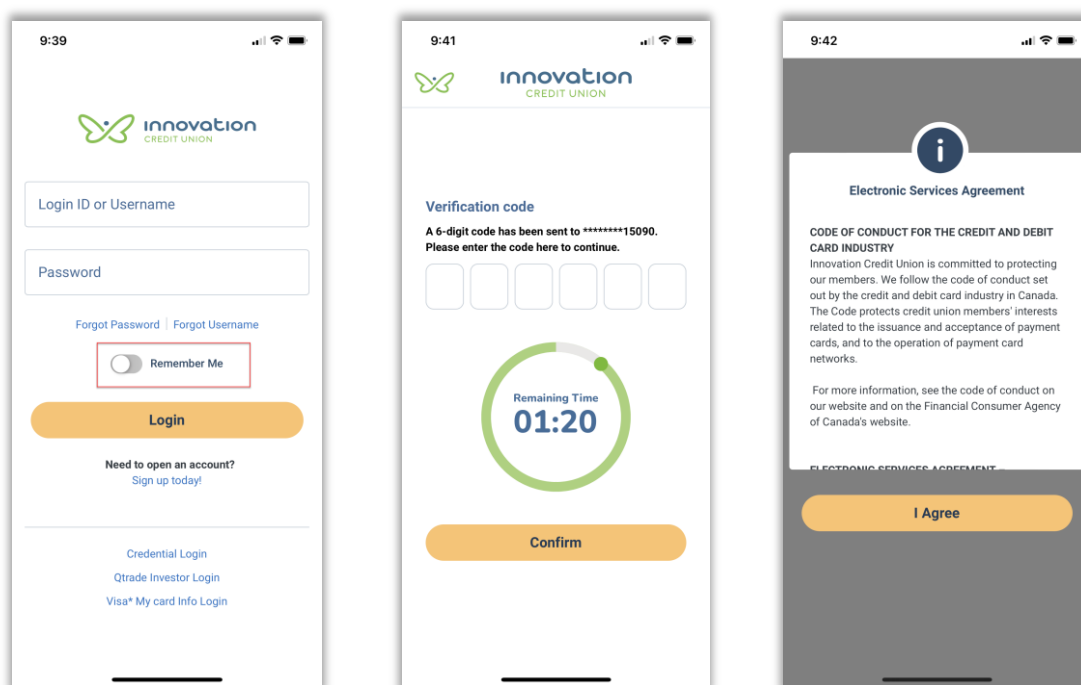
Business Online Banking

User Guide

5. On the Biometric Prompter Screen, toggle On/Off to enable/disable biometric login (Touch ID or Face ID on iOS, Fingerprint on Android)

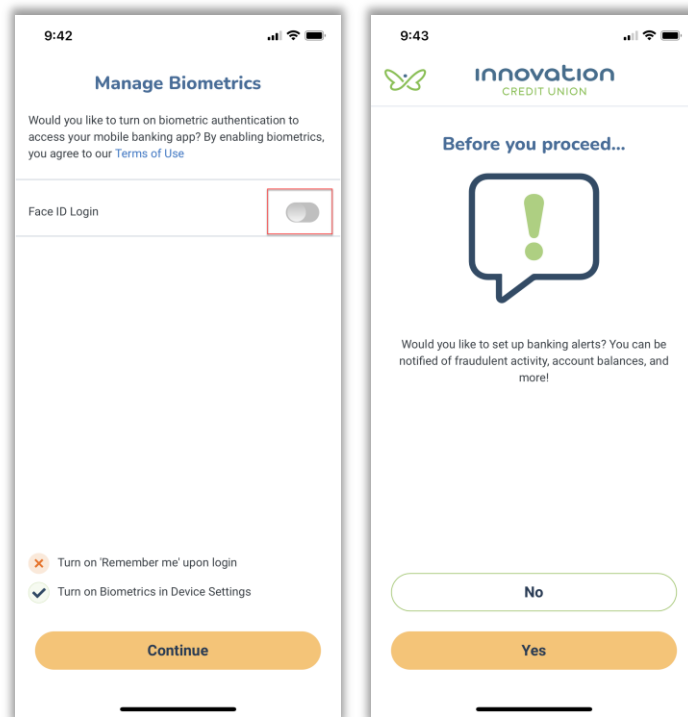
Note: To enable biometric login on the mobile app, biometric settings must be enabled on your device, and you must select 'Remember Me' when you login. These settings can be enabled/disabled at any time by navigating to your profile on the top right of the screen, selecting Security Settings > Manage Biometrics

6. Select Yes or No on the Alerts management popup. Note: Alerts can be set up at any time by navigating to your profile on the top right of the screen, and select Manage Alerts



Business Online Banking

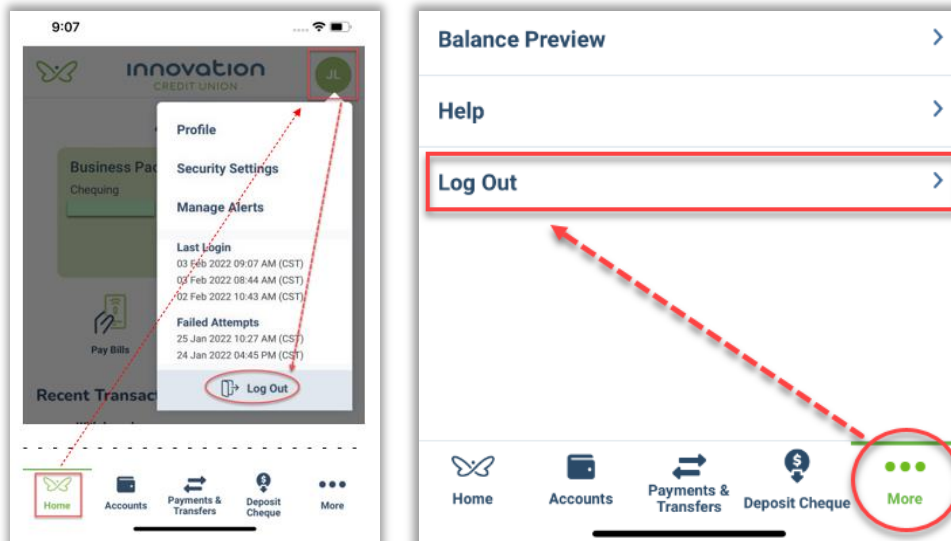
User Guide



Logging Out

On the mobile app

1. Tap the Home button at the bottom left of your screen
2. Tap your profile at the top right of the screen
3. In the dropdown, tap Log Out. OR.....
4. Tap More at the bottom right of the screen
5. Tap Log Out

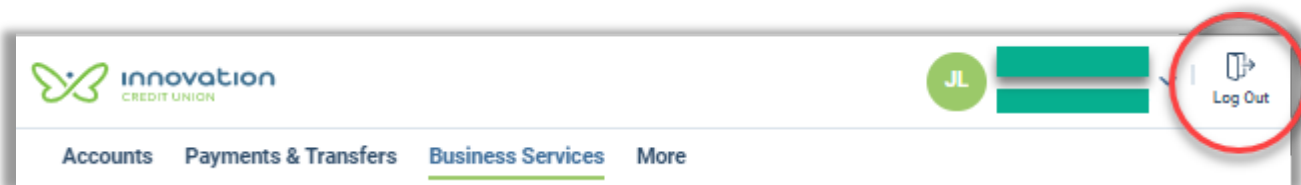


Business Online Banking

User Guide

On the Web

Click on the Log Out button on the top right of the screen.



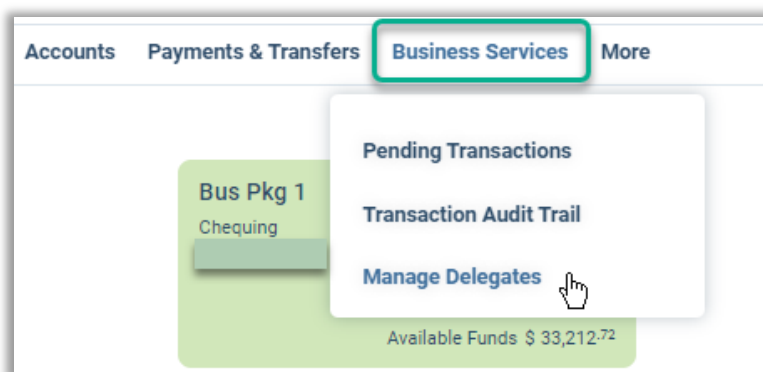
Delegates

The delegate management feature allows signers to provide online and mobile banking access to non-signers (such as your accountant). Each signer can grant access only to the accounts on which they have signing authority. For example, if your business has 2 accounts, and Signer 1 has online and mobile banking access to only 1 account, their delegate(s) will only have access to that 1 account. There is no need to contact us to add a delegate to your business; this is a self-serve feature.

Manage Delegates Screen

The delegate management features described in this section are all accessed using the following navigation:

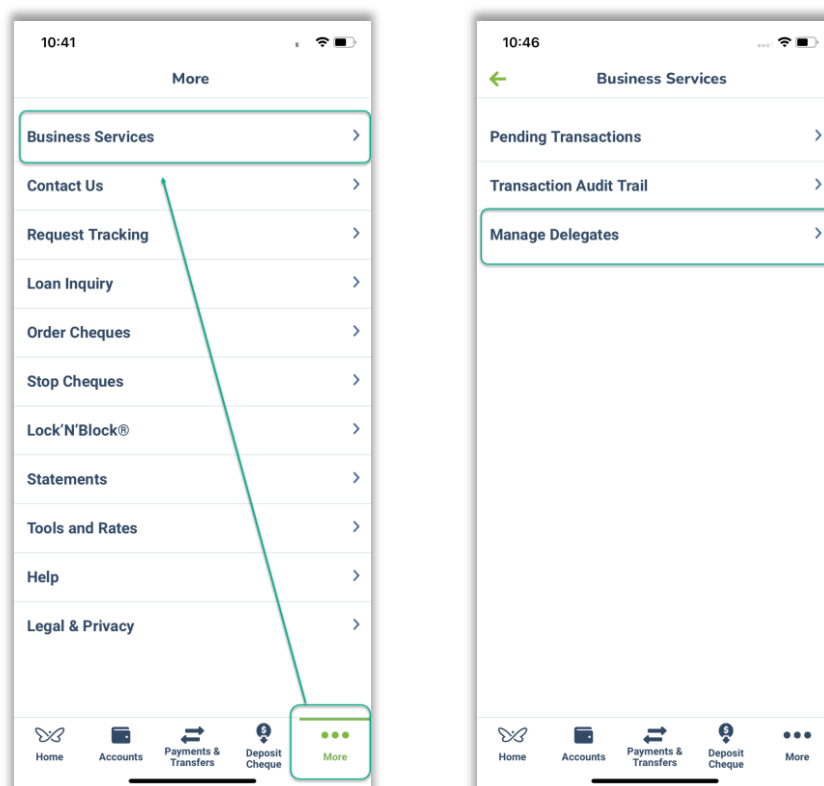
On the Web: Select Business Services > Manage Delegates



On the Mobile App: Select More > Business Services > Manage Delegates

Business Online Banking

User Guide



The Manage Delegates screen lists all delegates under the business. Each signer's delegate will appear under the signer's name.

Adding a Delegate

Each signer can create an unlimited number of delegates.

1. Navigate to Manage Delegates (see [Manage Delegates Screen](#))
2. Select Add New Delegate
3. Enter the Delegate's First and Last name
4. Choose the Delegate's role
 - Delegate – Initiator
This role can only initiate non-monetary and monetary transactions and cannot be executed without approval of the Signer(s).
 - Delegate – Read Only
This role can only perform read-only activities such as view transactions or account balances
5. Enter the Delegate's email and mobile number
6. Create a temporary password and re-enter it to confirm

Business Online Banking User Guide

- When a Signer creates a temporary password for a Delegate, they should clearly indicate the Delegate has 24 hours to login, use the temporary password and create a new password. Failure to do so will result in the same error messages as for invalid password.
7. Check the box to confirm you have obtained consent from the delegate for the collection of their personal information
 8. Select Continue, review the information, and select Confirm to save

Once the delegate is successfully created, the system will generate a username that starts with the letter "D" followed by seven digits. The system will send the username to the delegate via text and email. The temporary password must be provided to the delegate by the signer.

The Delegate can now log in with the Username and temporary Password provided to them.

Manage Delegates

Add Delegate

The delegate will receive the new Username via text and email. The Signer will share the password.

First Name: Henry

Last Name: James

Role: Delegate-Initiator

Email: hjames@work.com

Mobile Phone: 1 (555) 555-555

Temporary Password: [Masked] Strong

- ✓ Minimum 10 characters
- ✓ Minimum 1 letter
- ✓ Minimum 1 number
- ✓ Minimum 1 special character
- ✓ Minimum 1 uppercase and lower case

Confirm Password: [Masked]

☒ I confirm that I have obtained express consent from the delegate named above for the collection, use, and disclosure of the delegate's phone number and e-mail address, as applicable in connection with this login notification.

Continue

Manage Delegates

Add Delegate Confirmation

First Name: Henry

Last Name: James

Role: Delegate-Initiator

Email: hjames@work.com

Mobile Phone: 1 (603)

Back **Confirm**

Success!

The delegate is added. They will receive the Username via text and email.

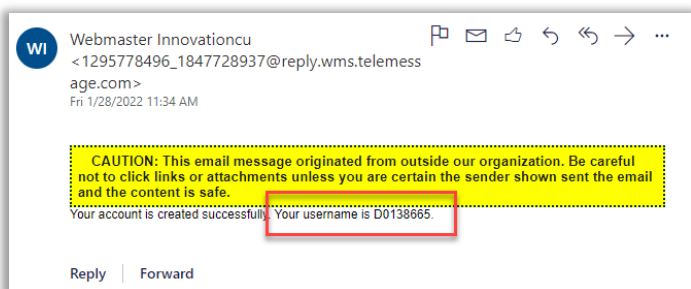
Username: D0104829

Manage Delegates

Business Online Banking

User Guide

The Delegate will receive an email and text message informing them of their Username. Their temporary password will be provided by their signer.



Your account is created successfully. Your username is D0138665.

Delegate First-Time Login

Delegates will follow these steps to login for the first time:

1. Launch Business Online and Mobile Banking using one of the methods below
 - On the web: Visit the innovationcu.ca website and click Log in on the top right corner
 - On your phone: Download the Innovation Credit Union app from the Apple Store or Google Play
2. Enter Username (provided via email/text message) and temporary Password (provided by the signer)
3. When prompted, enter the verification code (OTP) that is sent to your mobile phone number (mobile app only)
4. On the Biometric Prompter Screen, toggle On/Off to enable/disable biometric login (Touch ID or Face ID On iOS, Fingerprint on Android)


Note: To enable biometric login on the mobile app, biometric settings must be enabled on your device, and you must select 'Remember Me' when you login. These settings can be enabled/disabled at any time by navigating to your profile on the top right of the screen, selecting Security Settings > Manage Biometrics

5. Create a new, permanent password

Business Online Banking

User Guide

1:17



Login ID or Username
D0133164

Password
••••••••

[Forgot Password](#) | [Forgot Username](#)


☐ Remember Me

Login

Need to open an account?
[Sign up today!](#)

[Credential Login](#)
[Qtrade Investor Login](#)
[Visa* My card Info Login](#)

1:18



Verification code

A 6-digit code has been sent to *****15090. Please enter the code here to continue.

Remaining Time
01:29

Confirm

1:21

Manage Biometrics


Would you like to turn on biometric authentication to access your mobile banking app? By enabling biometrics, you agree to our [Terms of Use](#)

Face ID Login ☐

☒ Turn on 'Remember me' upon login
☒ Turn on Biometrics in Device Settings

Continue

1:21



Change Password

Your password has expired. Please change your password.

Current Password

New Password

Confirm New Password

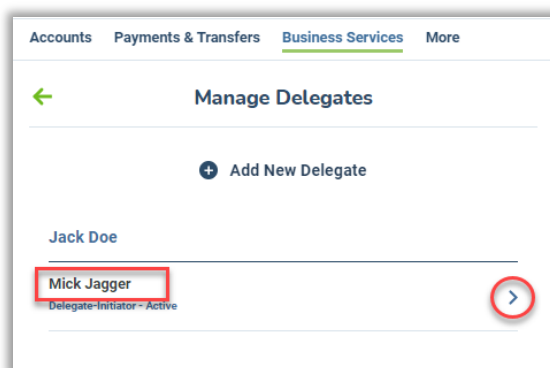
Continue

Updating a Delegate

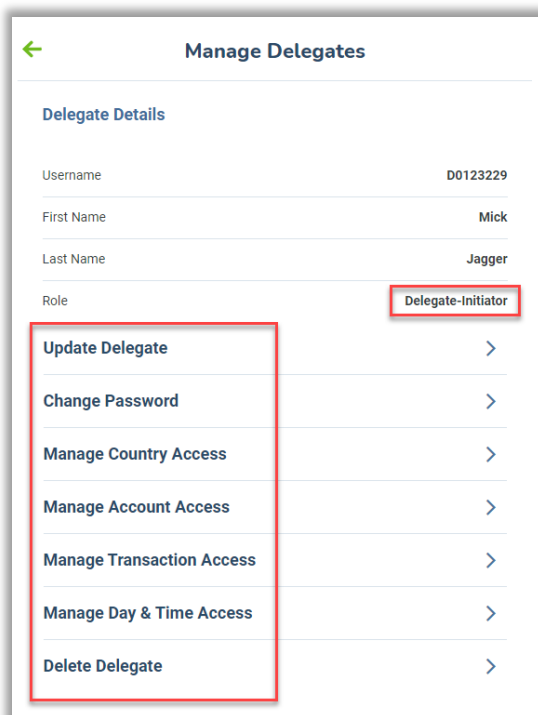
Signers can update their Delegate's profile and access by going to Business Services > Manage Delegates

Signers can perform the following functions on their own Delegates:

1. Click on your Delegate



2. The following options are available to be updated.



Signers can perform the following functions on other Signer's Delegates:

- Delete another signer's delegate

Business Online Banking User Guide

Update Delegate - Initiator

The screenshot shows a mobile application interface for updating a delegate. The title is 'Update Delegate'. Below it, there is a 'Created on' field showing '05 Nov 2024'. A 'Username' field is empty. The 'First Name' field contains 'Mick' with a green checkmark. The 'Last Name' field contains 'Jagger' with a green checkmark. The 'Role' dropdown menu is set to 'Delegate-Initiator' with a green checkmark. The 'Email' field is empty with a green checkmark. The 'Mobile Phone' field is empty with a green checkmark. The 'Current Status' dropdown menu is set to 'Active' with a green checkmark. The 'New Status' dropdown menu is empty with a green checkmark. At the bottom, there is an orange 'Continue' button.

Update a Delegate's Personal Information

Signers can update personal information (first name, last name, email address, mobile phone number) for delegates they have added.

1. From the Update Delegate screen, update the information
2. Select Continue
3. Review the changes and select Confirm to save

Update a Delegate's Role

1. From the Update Delegate screen, use the dropdown to change the Delegate's role
2. Select Continue
3. Review the change and select Confirm to save

Unlock a Delegate's Online and Mobile Banking access

Delegates cannot use the self-serve Forgot Password feature on the Business Online login screen, so if they are locked out of Online & Mobile banking, they should contact their signer to unlock them.

Business Online Banking

User Guide

The delegate's signer can unlock the delegate, following these steps:

1. From the Update Delegate screen, confirm that the delegate's current status is 'Lock'
2. Select Active from the New Status dropdown
3. Select Continue
4. Review the change and select Confirm to save

Suspend a Delegate's access

Signers can temporarily suspend a delegate's access to Business Online Banking services.

1. Select Suspend from the New Status dropdown
2. Select Continue
3. Review the change and select Confirm to save

Re-activate a Delegate's access

Signers can restore a delegate's access after it has been suspended.

1. From the Update Delegate screen, confirm that the current status is 'Suspend'
2. Select Active from the New Status dropdown
3. Select Continue
4. Review the change and select Confirm to save

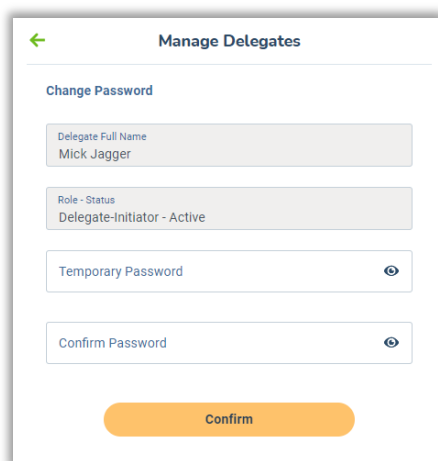
Change a Delegate's Password (create new temporary password)

1. Select the Change Password
2. Enter a temporary password and re-enter it to confirm
3. Select Confirm

The Delegate can now login with the new temporary password (they will be prompted to create a new permanent password)

When a Signer creates a temporary password for a Delegate, they should clearly indicate the Delegate has 24 hours to login, use the temporary password and create a new password. Failure to do so will result in the same error messages as for invalid password.

Business Online Banking User Guide

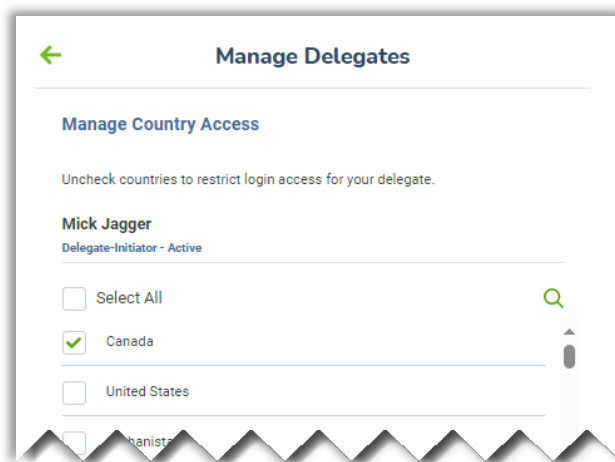


The screenshot shows the 'Manage Delegates' screen with a back arrow in the top left. The title 'Manage Delegates' is at the top. Below it is the 'Change Password' section. It contains four input fields: 'Delegate Full Name' with the value 'Mick Jagger', 'Role - Status' with the value 'Delegate-Initiator - Active', 'Temporary Password', and 'Confirm Password'. Each password field has an eye icon to toggle visibility. At the bottom is an orange 'Confirm' button.

Manage Country Access

Signers will be able to restrict/grant login access to specified countries based on the IP address of their linked Delegates. This is a good fraud prevention tool to stop fraudsters from other countries logging in with stolen credentials. Tip: Select only Canada if your Delegates do not log in from other countries.

1. From the Manage Delegates screen, select the Delegate
2. Select Manage Country Access
3. Default setting is all countries are selected for login access
 - a. Choose Select All to turn off all countries. Unselect countries one by one is also allowed
 - b. Choose Canada at the top of the list to activate check mark
 - c. Select Confirm at the bottom of the screen



The screenshot shows the 'Manage Delegates' screen with a back arrow in the top left. The title 'Manage Delegates' is at the top. Below it is the 'Manage Country Access' section. It contains the text 'Uncheck countries to restrict login access for your delegate.' followed by the delegate's name 'Mick Jagger' and role 'Delegate-Initiator - Active'. Below this is a list of countries with checkboxes: 'Select All' (unchecked), 'Canada' (checked with a green checkmark), 'United States' (unchecked), and 'Afghanistan' (partially visible and unchecked). A search icon is on the right side of the list. At the bottom is a 'Confirm' button.

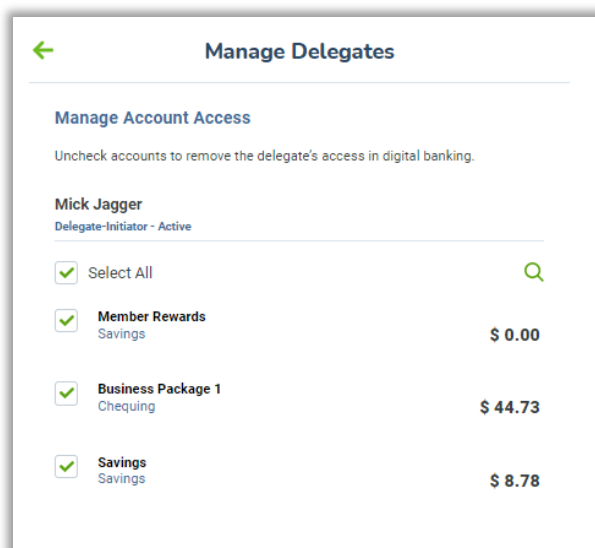
Business Online Banking

User Guide

Manage Account Access

Signers will be able to restrict/grant account access for their linked delegates. The system will display only the Accounts to which the Signer has access. The Signer can manage which accounts their Delegates have access to.

1. From the Manage Delegates screen, select the Delegate
2. Select Manage Account Access
3. The Manage Account Access screen will display a list of the accounts the Delegate has access to
4. Select All is on by default
 - a. Signers can manually choose to check or uncheck accounts individually
 - b. The search icon can be used to search for 'chequing, savings' etc. and only those account types will list
 - c. Unselect to remove access and select to add/reinstate access
5. Confirm

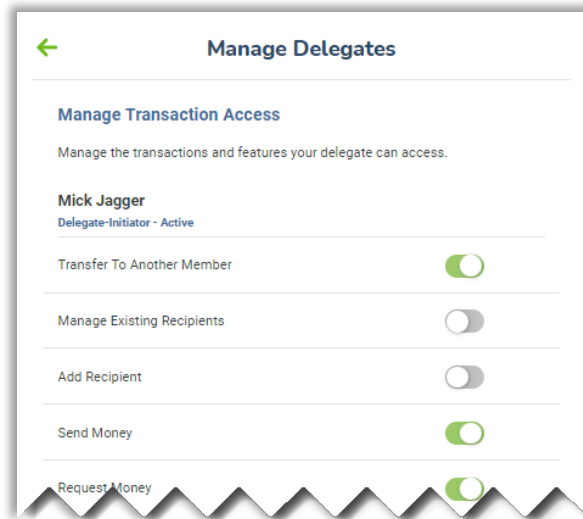


Manage Transaction Access

Signers are able to manage the types of transactions they are allowed to access. Toggle ON or OFF the transactions allowed for the Delegate.

Business Online Banking

User Guide



Manage Day & Time Access

Signers will be able to manage when their Delegates can access their online & digital banking based on Day of the Week & Time of Day.

1. From the Manage Delegates screen, select the Delegate
2. Select Manage Day & Time Access
3. Choices in the Select Day(s) dropdown:
 - a. All Days – Monday to Sunday – Default
 - b. Weekdays – Monday to Friday
 - c. Custom – Each day of the week will have its own dropdown with a dropdown to Select Times for each day as needed.
4. Choices in the Select Times drop down:
 - a. All Day – Default
 - b. Specific Times – Choose a Start Time and End Time for the days chosen in Select Day(s) dropdown.

Example below: Delegate has been updated to only have access during Weekdays (Monday – Friday) on the Specific Times from 01:00 PM to 05:00PM.

Business Online Banking

User Guide

Manage Delegates

Manage Day & Time Access

Select which day(s) and times your delegate will have access to digital banking.
*Login is allowed 24 hours a day, 7 days a week by default.

Mick Jagger
Delegate-Initiator - Active

Select Day(s)
Weekdays - Monday to Friday

Select Times
Specific Times

Start Time
01:00 PM

End Time
05:00 PM

Reset to Default Continue

5. When complete, select Continue
6. Review, then Confirm if correct.

The Delegate can be reset to the default access which is All Day(s), All Day.

1. From the Manage Delegates screen, select the Delegate
2. Select Manage Day & Time Access
3. Select Reset to Default
4. Select Continue
5. Review, then Confirm if correct.

Deleting a Delegate's Profile

Signers can permanently delete their own Delegate, or another signer's Delegate.

1. From the Manage Delegates screen, select the Delegate
2. At the bottom of the Delegate Details Screen, select Delete
3. On the Delete Delegate Confirmation screen, select Confirm

Business Online Banking

User Guide

The screenshot shows the 'Manage Delegates' page with a confirmation dialog for deleting a delegate. The dialog displays the following information:

Delete Delegate Confirmation	
First Name	Mick
Last Name	Jagger
Role	Delegate-Initiator
Status	Active

At the bottom of the dialog is an orange button labeled 'Confirm'.

Update Delegate – Read Only

The only difference in updating options between a Read Only and Initiator Delegate is the option to Manage Transaction Access is not available. All other manage options are updated as you would an Initiator Delegate shown above.

The screenshot shows the 'Manage Delegates' page for a 'Delegate-Read Only' user. The details are as follows:

Delegate Details	
Username	D0121962
First Name	Joan
Last Name	Jett
Role	Delegate-Read Only

Below the details is a list of management options, each with a right-pointing arrow:

- Update Delegate
- Change Password
- Manage Country Access
- Manage Account Access
- Manage Day & Time Access
- Delete Delegate

Transactions

Initiating Transaction Requests

Transactions can be initiated by signers or delegate-initiators. To initiate a transaction, a signer or delegate-initiator will perform the following steps:

Business Online Banking

User Guide

1. Select the transaction to be initiated, such as a payment or transfer.
2. Enter the required information needed to complete the transaction.
3. Confirm the transaction details
4. Submit the transaction and, if required, wait for it to be approved.

Approval Processes

Single signer accounts – Signer-initiated transactions

No additional approval is required, and the transaction is processed either immediately or on a future date, depending on the transaction date.

Dual signature accounts – Signer-initiated transactions

One signer can initiate a transaction, while another must approve or reject it. All signers on business accounts requiring dual signatures may initiate and approve, decline, or edit transactions.

Single and Dual signature accounts – Delegate-initiated transactions

If a delegate initiates a transaction when there is only one signature required, a single signer must approve before the transaction is processed. In the case of a dual-signature account, the approval of both signers is required to complete monetary transactions.

**Review your Delegate's Transaction Access to be aware of what transactions your Delegate is or is not allowed to do. Their access is under the Signers control and may be updated to remove or add certain transactions that can be accessed. See: [Manage Transaction Access](#)

Immediate and future-dated transactions

Signers and delegate-initiators may initiate both immediate and future-dated transactions. Immediate transactions are processed after the signer(s) has approved them. Future-dated transactions are processed on a specified date after the signer(s) has approved them.

Pending Transactions

Access to pending transactions is available from the Home screen or under the Business Services menu.

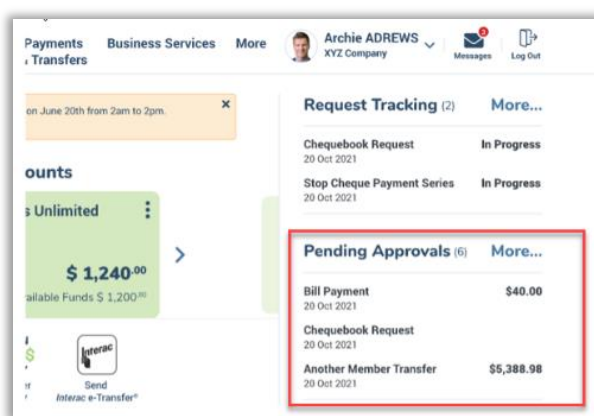
Business Online Banking

User Guide

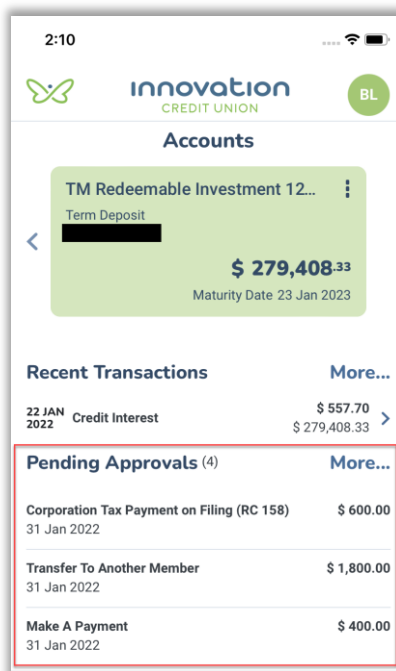
On the Home screen, Signers and delegate-initiators will see the last 3 pending transactions listed below the Account Badges and Recent Transactions (mobile app) and to the right of the Account Badges (web browser). The following information will display:

- Type of transaction
- Transaction creation date
- Amount of transaction

Web Browser



Mobile app



Select the "More" link to access the Pending Transactions list.

The Pending Transactions list can also be accessed through the Business Services on the Web and More > Business Services on the mobile app.

The Pending Transactions screen will provide the choice of showing two tabs:

- Pending Your Approval - The approvals waiting for the signer who is logged in
- Pending Other's Approval - The approvals that cannot be approved by the signer who is logged in.

View detail and Approve/Reject/Cancel Pending Transaction

Based on the user's role, different options will be available

Business Online Banking

User Guide

- Signer can Approve any pending transaction not initiated by them unless they have already approved it.
- Signer can Reject any pending transaction not initiated by them. A textbox will display for reasons of reject or cancel.
- Signer can Cancel their own transactions
- Delegate–Initiator can Cancel their own transactions

Approving a Pending Transaction

1. Select a pending transaction
2. Review the details – Remaining Approvers required will display.
3. Select Approve

The Success screen will display if only one approval is required. If 2 approvals are required, Pending Approval will display

6:05

Business Services

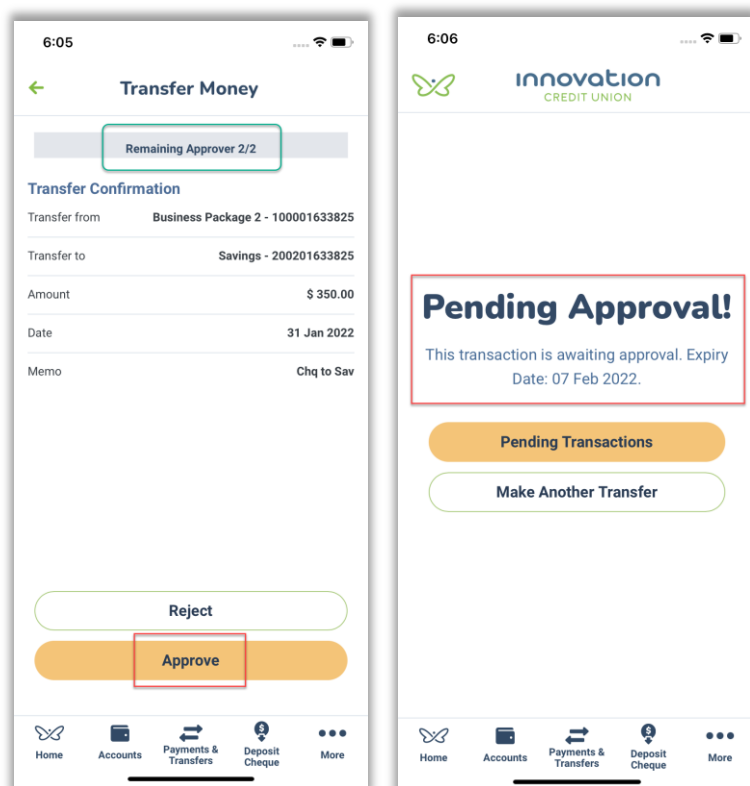
Pending Transactions

Pending Your Approval

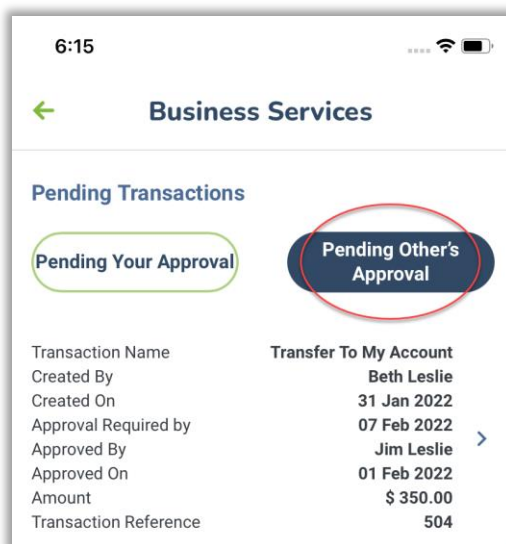
Pending Other's Approval

Transaction Name	Transfer To My Account
Created By	Beth Leslie
Created On	31 Jan 2022
Approval Required by	07 Feb 2022
Approved By	-
Approved On	-
Amount	\$ 350.00
Transaction Reference	504

Business Online Banking User Guide



Since the transaction requires another approval, it will now appear under the signer's Pending Other's Approval tab



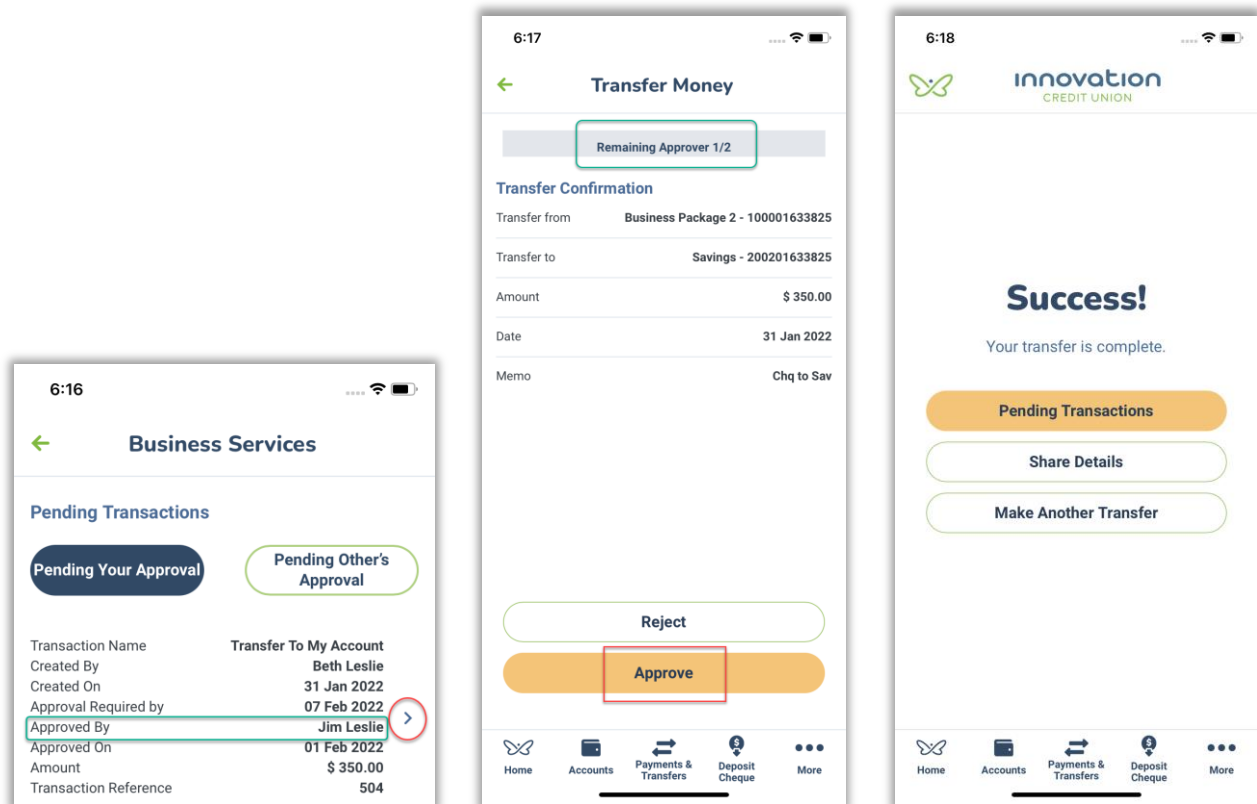
4. Second approver logs in and will see the transaction under Pending Your Approval tab

Business Online Banking

User Guide

The Approved By row will show the first approval is already completed

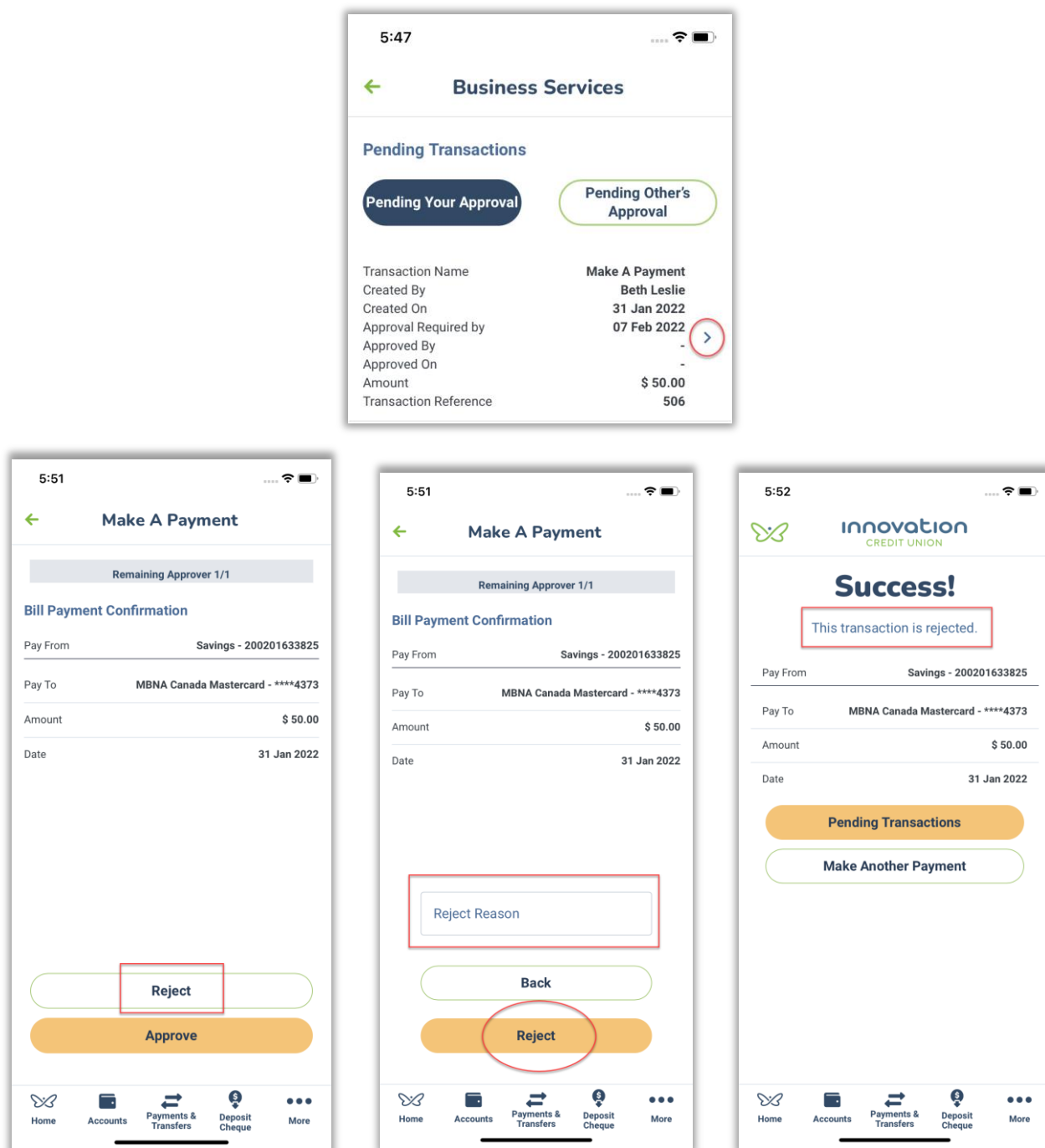
5. Select the pending transaction
6. Review details – Remaining Approvers now show 1/2 required
7. Select Approve
8. Success screen will display



Rejecting a Pending Transaction

1. Under Pending Your Approval tab, Select the pending transaction
2. Review the details
3. Select Reject
4. Textbox will display – enter a Reject Reason
5. Success screen will display

Business Online Banking User Guide



Cancelling a Pending Transaction

A pending transaction can only be cancelled by the Signer or Delegate-Initiator that created the transaction.

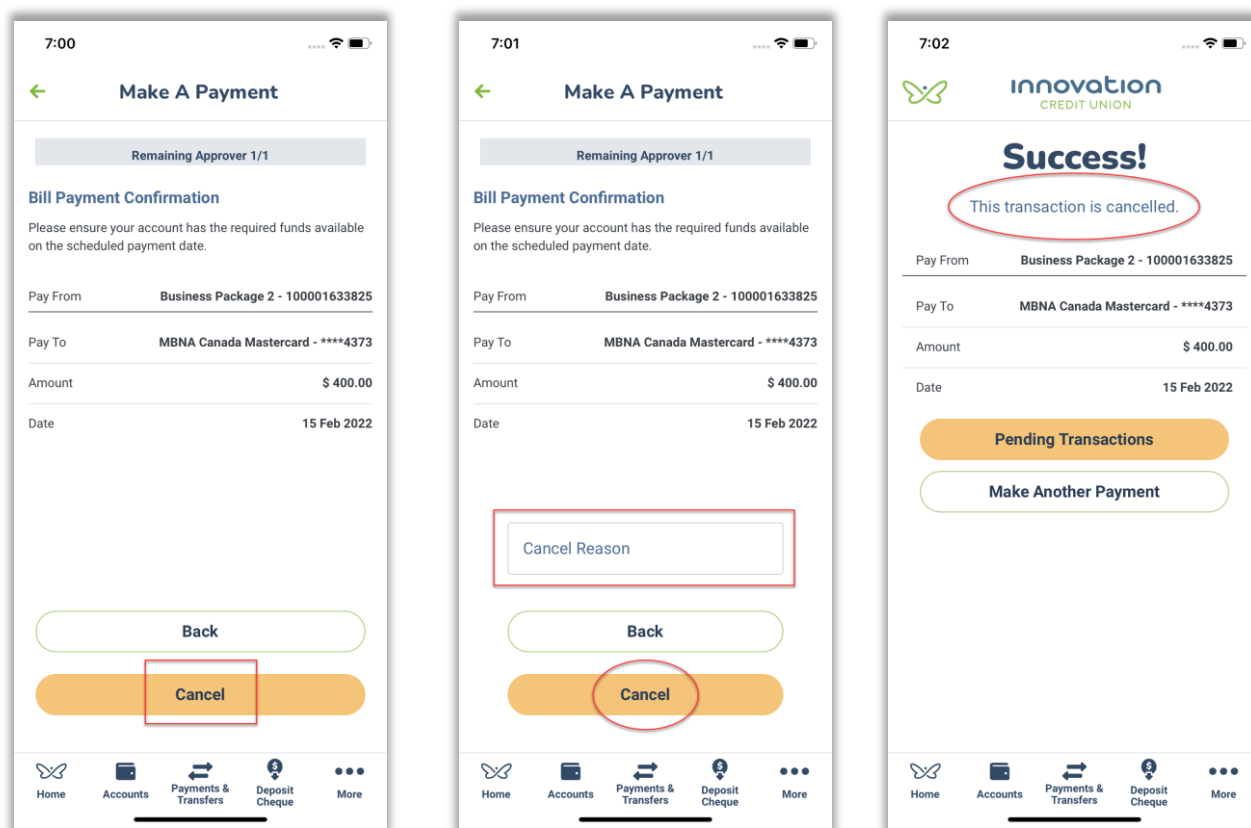
Business Online Banking

User Guide

Since the transaction has been created/initiated, it will appear in the Pending Other's Approval tab.

The user can only Cancel a transaction that has not been Approved yet.

1. Under Pending Other's Approval tab, select the pending transaction
2. Review the details
3. Select Cancel
4. Textbox will display – enter a Cancel Reason



Transaction Receipts

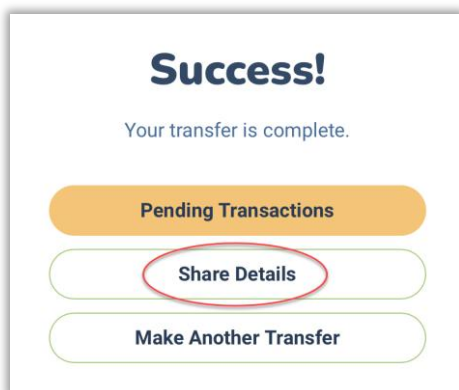
Business Online and Mobile Banking allows users to generate a transaction receipt for a completed transaction. This feature is available on the results screens for a transaction that was just completed, and on the transaction details screen for previously completed transactions.

- On the web, transaction receipts are generated using the Download Details button

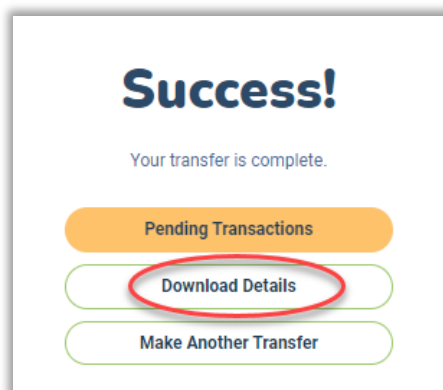
Business Online Banking User Guide

- On the mobile app, transaction receipts are generated using the Share Details button

Mobile App

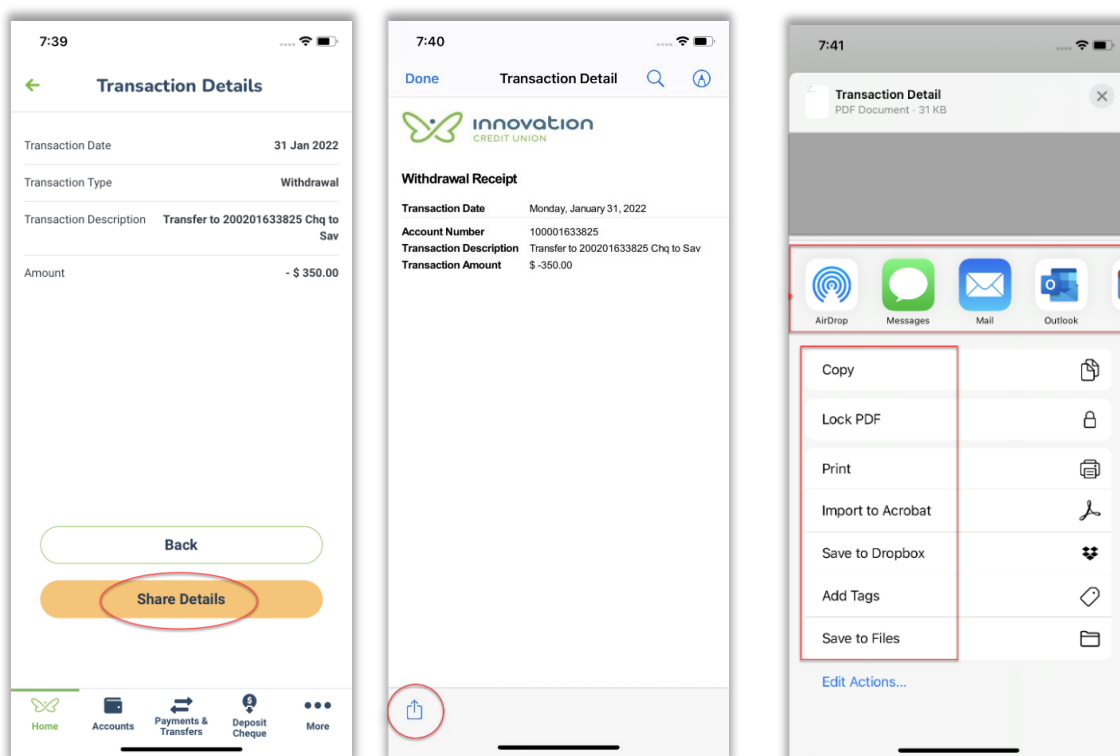


Web Browser



Mobile app

Select the Share Details button. A transaction receipt will be generated as a PDF. You can save, print, or share the file based on your device's supported options

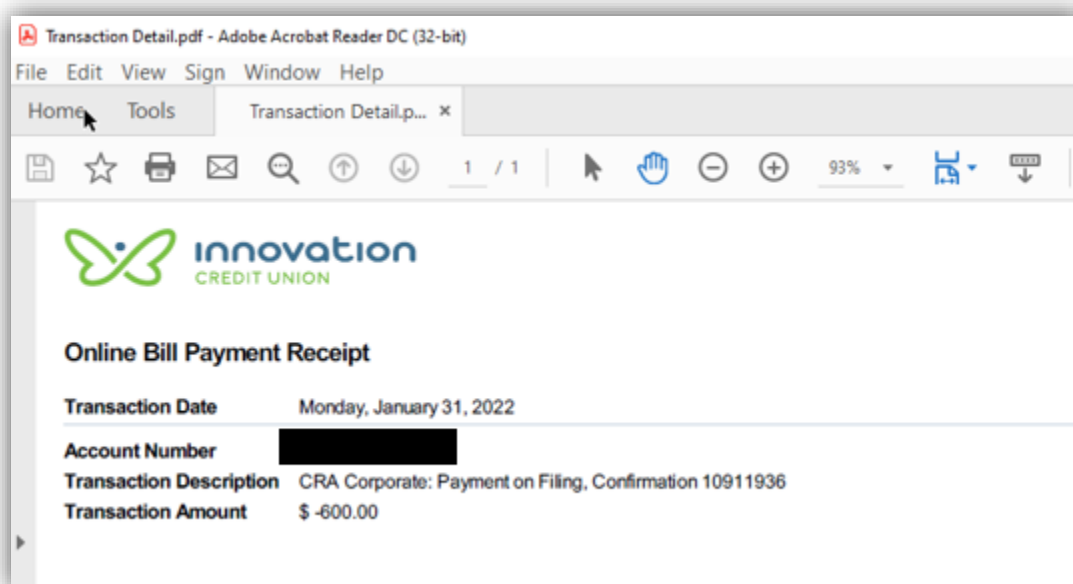
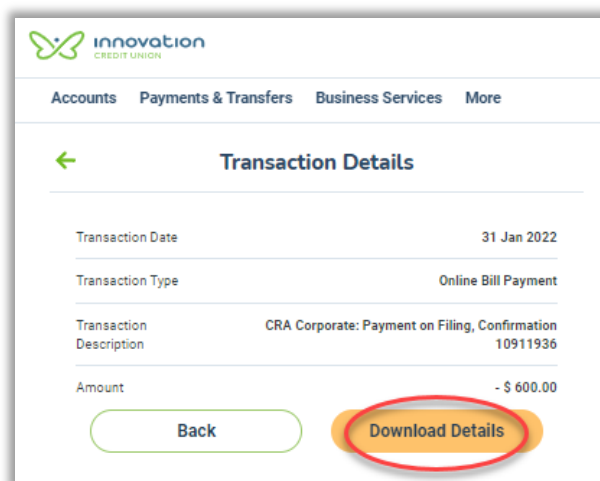


Business Online Banking

User Guide

Web Browser

Select the Download Details button to download the transaction receipt to your desktop. You can now save, print, and share the details.



View Transaction Audit Trail

The transactions which are completed (approved or failed), cancelled, rejected, and expired will be listed in the audit trail.

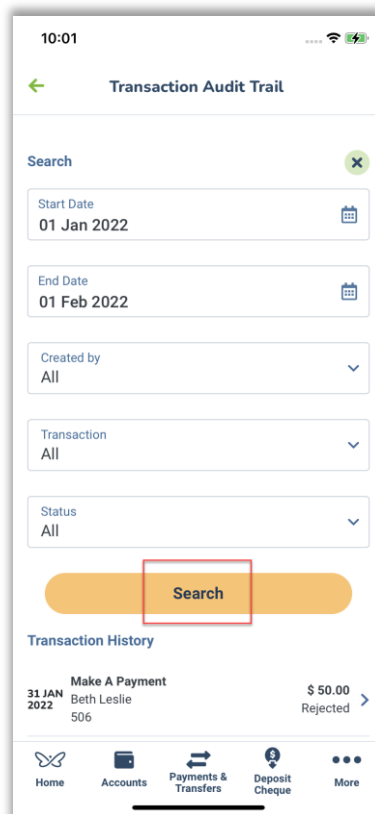
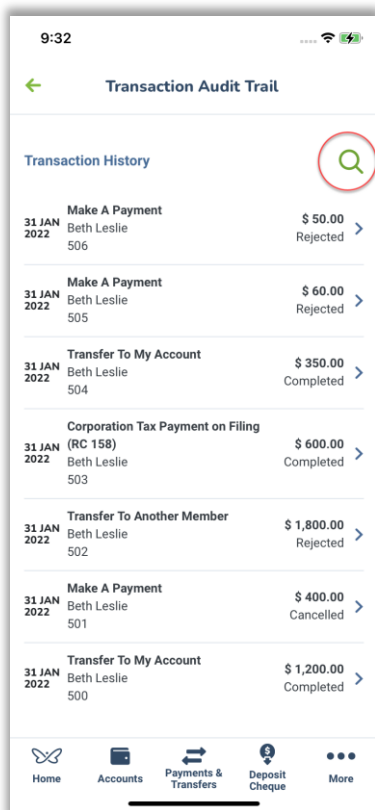
1. Click on Business Services (web browser) or on More > Business Services (mobile app) to access the Transaction Audit Trail.

Business Online Banking

User Guide

2. Ten transactions will be loaded at a time after you select the More link.
3. Use the magnifying glass icon to search by the following criteria:

- Start Date
- End Date
- Created by
- Transaction Name
 - All
 - Bill Payments
 - CRA Filing and Payment
 - Delete Scheduled Payments/Transfers
 - Stop Cheques
 - Transfers
- Status
 - All
 - Completed
 - Cancelled
 - Rejected
 - Expired



Business Online Banking

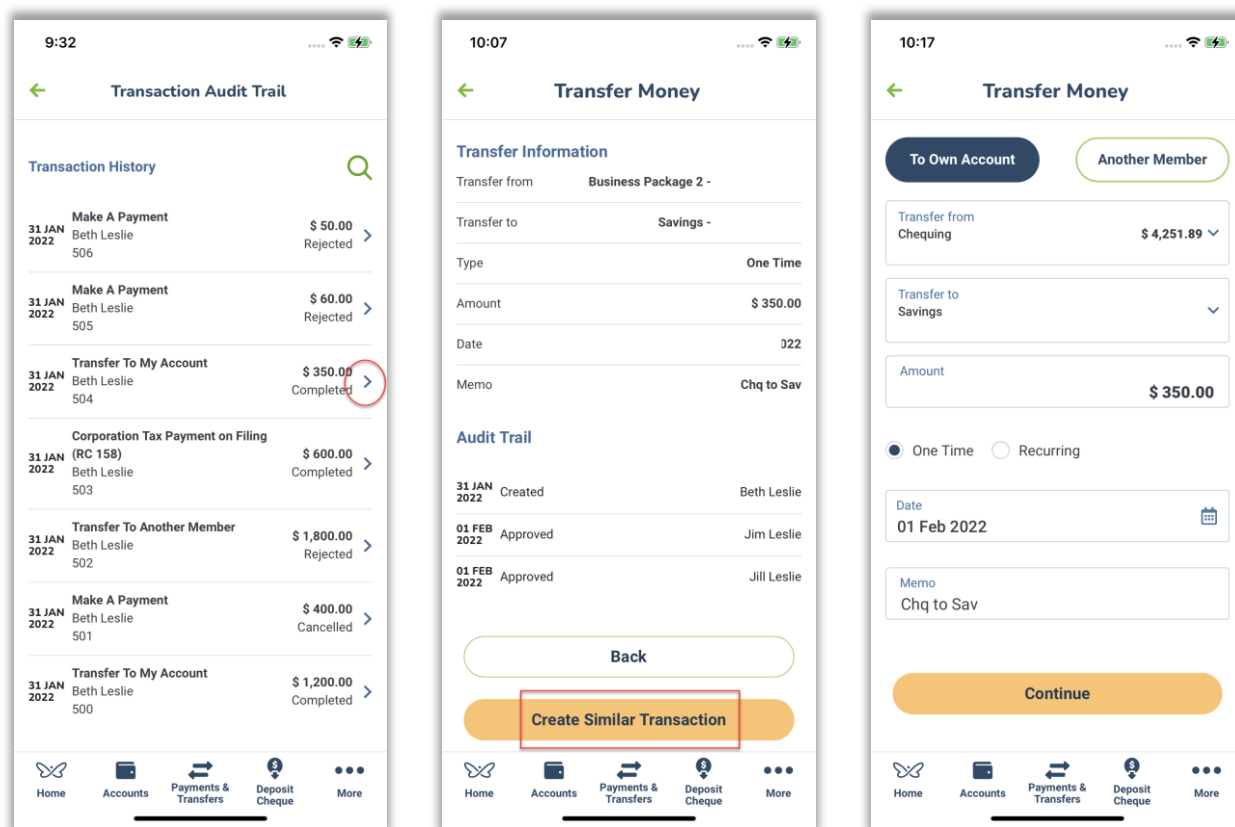
User Guide

Creating similar transactions

Users can create monetary transactions that are similar to transactions that have been completed, rejected, expired, or cancelled in the Transaction Audit Trail. A Similar Transaction cannot be created if the bill payee is inactive. This function allows users to set up a transaction quickly by only updating the details that need to be changed, such as the amount. Follow these steps to create a similar transaction:

1. Select a transaction from the list, and details of the transaction will display.
2. Select Create Similar Transaction

The transaction screen will open, details may be edited before continuing and sending the transaction off for approval.



Expired transactions

- Unapproved immediate transactions will expire seven days after creation.
- Unapproved scheduled transactions will expire the day after the scheduled date if the scheduled date is earlier than 7 days after the creation date. Expired transactions appear as expired on the Transaction Audit Trail screen

Transfers to Another Member

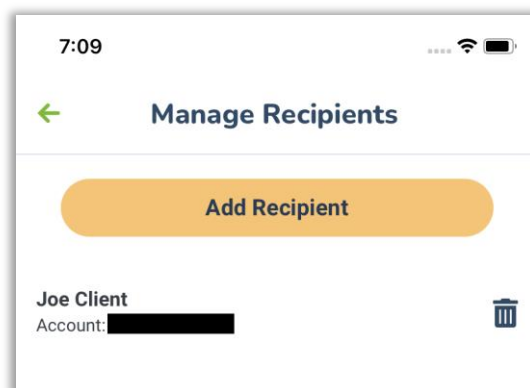
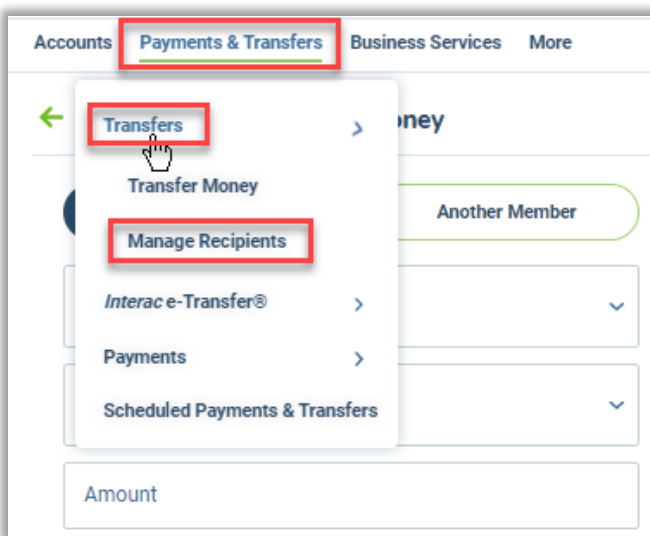
Business Online & Mobile Banking provides the ability to transfer funds, Canadian to Canadian or USD to USD, in real-time to other members within the Credit Union.

Adding a Recipient

To start transferring funds to another Innovation Credit Union member, you will need their 12-digit account number. Please contact the member to obtain this number. There are two ways to add a new recipient; via Manage Recipients or during the Transfer Money flow:

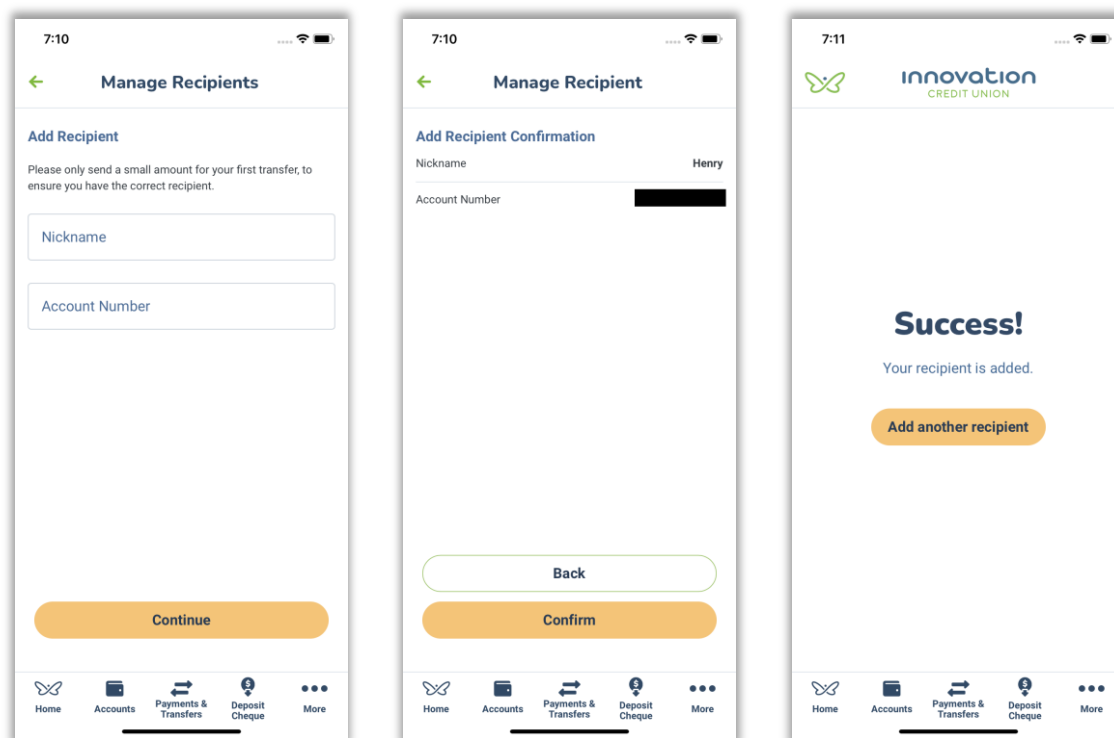
Option 1 – Manage Recipients

1. Select Payments and Transfers > Transfers > Manage Recipients
2. Select Add Recipient
3. On the Add Recipient screen, enter a Nickname and the member's 12-digit account number.
4. Select Continue
5. Review the information and select Confirm to save



Business Online Banking

User Guide

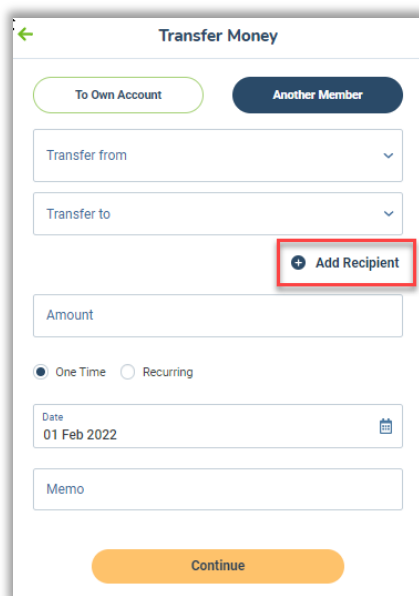


Option 2 – During the Transfer Money flow

1. Select Payments and Transfers > Transfers > Transfer Money
2. Select the Another Member tab
3. Select the Transfer From account from the dropdown
4. Select Add Recipient
5. On the Add Recipient screen, enter a Nickname and the member's 12-digit account number.
6. Select Continue
7. Review the information and select Confirm to save

The Recipient's account will be prepopulated in the Transfer to field, and you can continue completing the transfer.

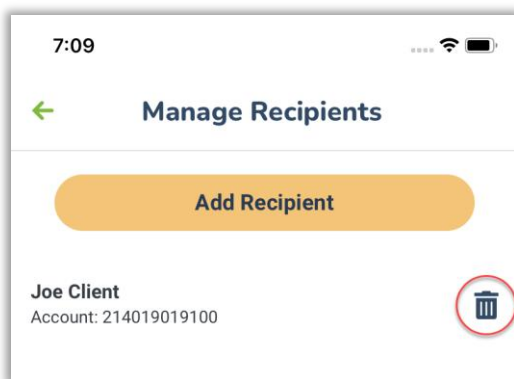
Business Online Banking User Guide



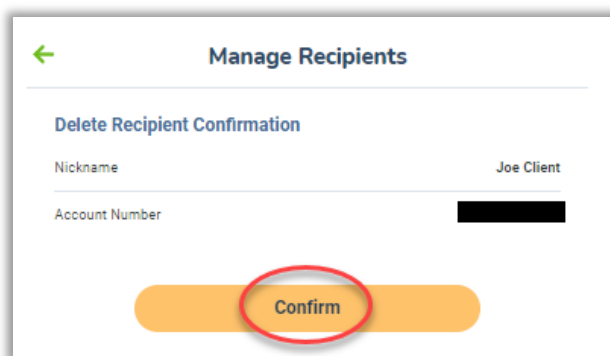
The 'Transfer Money' screen features a back arrow at the top left. Below the title, there are two tabs: 'To Own Account' (highlighted in green) and 'Another Member' (dark blue). The form includes a 'Transfer from' dropdown, a 'Transfer to' dropdown, and a red-bordered button labeled '+ Add Recipient'. Below these are an 'Amount' input field, radio buttons for 'One Time' (selected) and 'Recurring', a 'Date' field showing '01 Feb 2022' with a calendar icon, a 'Memo' input field, and an orange 'Continue' button at the bottom.

Deleting a Recipient

1. Navigate to: Payments and Transfers > Transfers > Manage Recipients.
Your active Recipients will be listed on this screen
2. Select the delete icon to the right of the recipient's name
3. On the Delete Recipient Confirmation screen, select Confirm



The 'Manage Recipients' screen shows a back arrow and the title. A large orange 'Add Recipient' button is at the top. Below, a recipient is listed: 'Joe Client' with 'Account: 214019019100'. To the right of the name is a red circular delete icon with a trash can symbol.



The 'Delete Recipient Confirmation' screen has a back arrow and title. It displays the recipient's details: 'Nickname' and 'Joe Client', and 'Account Number' followed by a blacked-out field. At the bottom, an orange 'Confirm' button is circled in red.

Exporting Transaction History for Accounting Software

Access to export the transaction history is available for web browser only (not available on the mobile apps).

Business Online Banking

User Guide

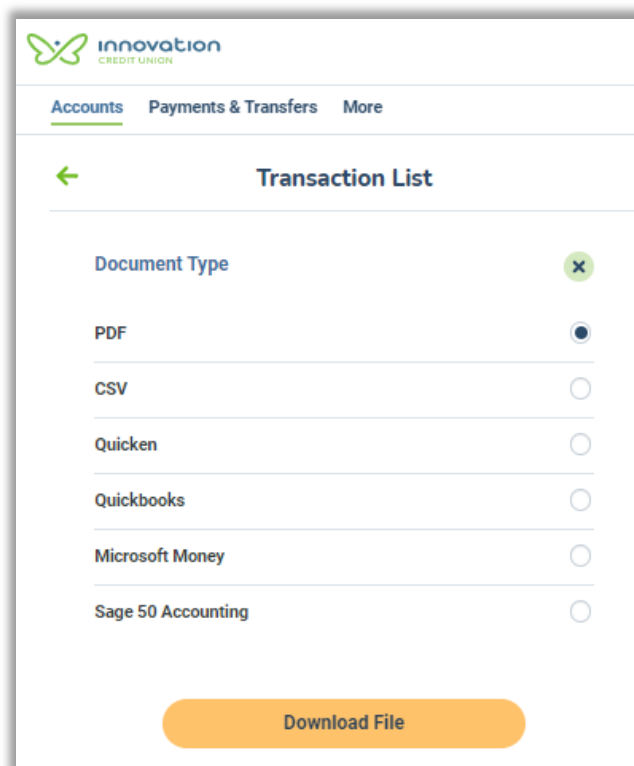
This feature allows you to export your transaction history in formats compatible with many common accounting software programs.

To access your transaction history:

1. Select Accounts > View Accounts
2. Select your account from the list
3. Select View Transactions icon
4. From the Transaction List screen, choose the parameters of your search
 - Last 15 Days
 - Last 30 Days
 - Last 90 Days

Use the magnifying glass icon to refine your search

5. Select the Download button at the bottom of the screen
6. Select the file type you wish to export
7. Select Download File - The file will be automatically downloaded

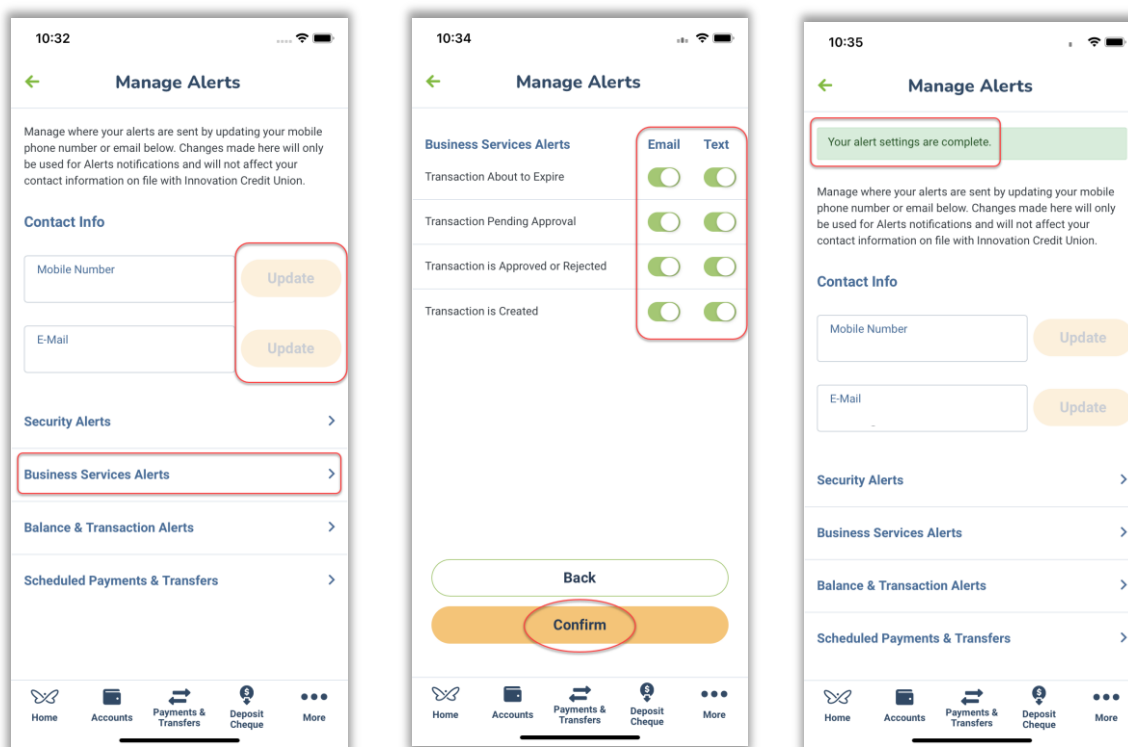


Setting up alerts

To receive alerts via email or mobile phone, Business Online Banking users must initially have a personal mobile phone number and email address on your profile. When registering for an alert, the cell number can be updated to a business cell number,

Register for Business Services Alerts

1. Navigate to your Profile (located on the top right of the Home page)
2. Select Manage Alerts
3. Enter the mobile number and/or email where you want to receive your alerts.
4. Click Update
5. Select Business Services Alerts
6. The two types of alerts list on the screen
 - Transaction about to expire
 - Transaction pending approval
 - Transaction is Approved or Rejected (Also displays for Delegate-initiator to set up)
 - Transaction is Created
7. Use the Email and Text toggles to select how you wish to receive your alerts.
8. Select Confirm



Business Online Banking

User Guide

Other Alerts

Along with the two Business Online Banking specific alerts described in the previous section, the following security and activity alerts are also available to all Business Online Banking users:

- Security Alerts
- Balance and Transaction Alerts
- Scheduled Payments and Transfers

Use the Email and Text toggles to select which alerts you wish to turn on/off, and how you wish to receive them.

Security Alerts

The screenshot shows a mobile app interface for 'Manage Alerts'. At the top, the time is 12:11 and there are status icons for signal, Wi-Fi, and battery. A green back arrow is on the left, and the title 'Manage Alerts' is in the center. Below the title, there are two tabs: 'Security Alerts' (which is highlighted with a blue border) and another tab that is partially visible. The main content area is a table with three columns: the alert name, an 'Email' toggle, and a 'Text' toggle. All toggles are currently turned off.

	Email	Text
Security Alerts		
Change in Alert	<input type="checkbox"/>	<input type="checkbox"/>
Interac e-Transfer Recipient Added	<input type="checkbox"/>	<input type="checkbox"/>
New Biometric Access	<input type="checkbox"/>	<input type="checkbox"/>
New Payee Added	<input type="checkbox"/>	<input type="checkbox"/>
Password Changed	<input type="checkbox"/>	<input type="checkbox"/>
Account Locked Out - Invalid Password or Verification Code Attempt	<input type="checkbox"/>	<input type="checkbox"/>
Online Login	<input type="checkbox"/>	<input type="checkbox"/>

Balance and Transaction Alerts

Select the account(s) in the dropdown before setting up and turning on/off the alerts. **List all the alerts available now.**

Business Online Banking User Guide

12:12

Manage Alerts

Balance & Transaction Alerts

Select Accounts
Chequing \$ 4,251.89

Generic Balance Report Email Text

Alert Delivery Schedule

Low Balance Email Text

Notify based on

Balance less than

Home Accounts Payments & Transfers Deposit Cheque More

12:13

Manage Alerts

Balance less than

Deposit Email Text

Deposited greater than

Withdrawal Email Text

Withdrawal greater than

Back

Confirm

Home Accounts Payments & Transfers Deposit Cheque More

Scheduled Payments and Transfers

Select the account(s) in the dropdown before setting up and turning on/off the alerts.

12:13

Manage Alerts

Scheduled Payments & Transfers

Select Accounts
Chequing \$ 4,251.89

Scheduled Payment or Transfer May Fail Email Text

Scheduled Payment Failed Email Text

Scheduled Transfer Failed Email Text

Business Online Banking User Guide

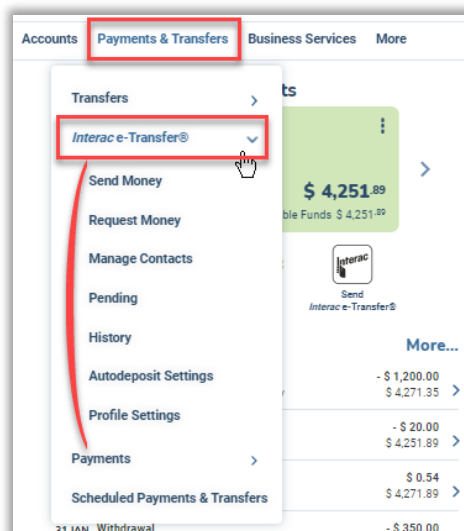
When are Alerts Sent?

Member Type	Alert Type	Alert Name	Timeframe
Signer	Security Alerts	Change in Alert	Immediate
Signer		Interac eTransfer Recipient Added	Immediate
Signer		New Biometric Access	Immediate
Signer		New Payee Added	Immediate
Signer		Password Changed	Immediate
Signer		Account Locked Out	Immediate
Signer		Online Login	Immediate
Signer	Balance & Transfer Alerts	General Balance Report	Scheduled - Midnight
Signer		Low Balance	Immediate
Signer		Deposit	Immediate
Signer		Withdrawal	Immediate
Signer	Scheduled Payment and Transfer Alerts	Scheduled Payment or Transfer May Fail	When payment fails
Signer		Scheduled Payment Failed	When payment fails
Signer		Scheduled Transfer Failed	Scheduled - around 12:00 am CST
Signer	Business Services Alerts	Transaction Pending Approval	From 3rd to 6th day Scheduled - 9 am CST
Signer		Transaction About to Expire	On the 7th day Scheduled - 9 am CST
Signer		Transaction is Approved or Rejected	Immediate
Delegate - Initiator		Transaction is Created	Immediate
Signer			

Interac e-Transfer®

Business Online & Mobile Banking provides the same *Interac e-transfer®* features that are available to personal members using our online banking platform.

1. To access *Interac e-Transfer®* features:
 - a. Select Payments and Transfers – Top of screen (web browser), bottom of screen (mobile app)
 - b. Select *Interac e-Transfer®*



CRA Business Taxes

To file or remit payments to the CRA, you must first add the appropriate account(s). Once added, you will have the option to File or Remit, View Payment/Filing History, and Delete your account.

Accounts available:

- GST/HST 34 Filing and Remittance
- GST/HST Amount Owing Remittance (RC 159)
- GST/HST Interim Payments Remittance (RC 160)
- Corporation Tax Payment on Filing (RC 158)
- Corporation Tax Amount Owning Remittance (RC 159)
- Corporation Tax Instalment Remittance (RC 160)
- Payroll and Source Deduction – Current Year

If any of the above are created as Immediate payments, they will be automatically debited from the account with the exception of:

- GST/HST Amount Owing Remittance (RC 159)
- GST/HST Interim Payments Remittance (RC 160)

A Service Request will be created, and you will be provided with a Tracking Number. The Service Request will be forwarded to the proper group for completion that day.

- Service Requests for CRA Business Tax payments received after 2pm MDT, are completed the next business day.

After clicking Confirm, the following screen will appear with your Tracking Number.

The screenshot shows a confirmation screen with a white background and a light gray border. At the top, the text "Your payment request has been submitted!" is displayed in a large, bold, dark blue font. Below this, a teal-bordered box contains the text: "Thank you for your payment request. Payments you make after 2 pm MDT will be processed the next business day. Your account balance will also reflect any payments you make the next business day." Below the teal box, a red-bordered box contains the text: "Tracking Number CAS-2305284848". At the bottom, the text "Pay From Business Package 1 -" is displayed.

Your payment request has been submitted!

Thank you for your payment request.
Payments you make after 2 pm MDT will be processed the next business day. Your account balance will also reflect any payments you make the next business day.

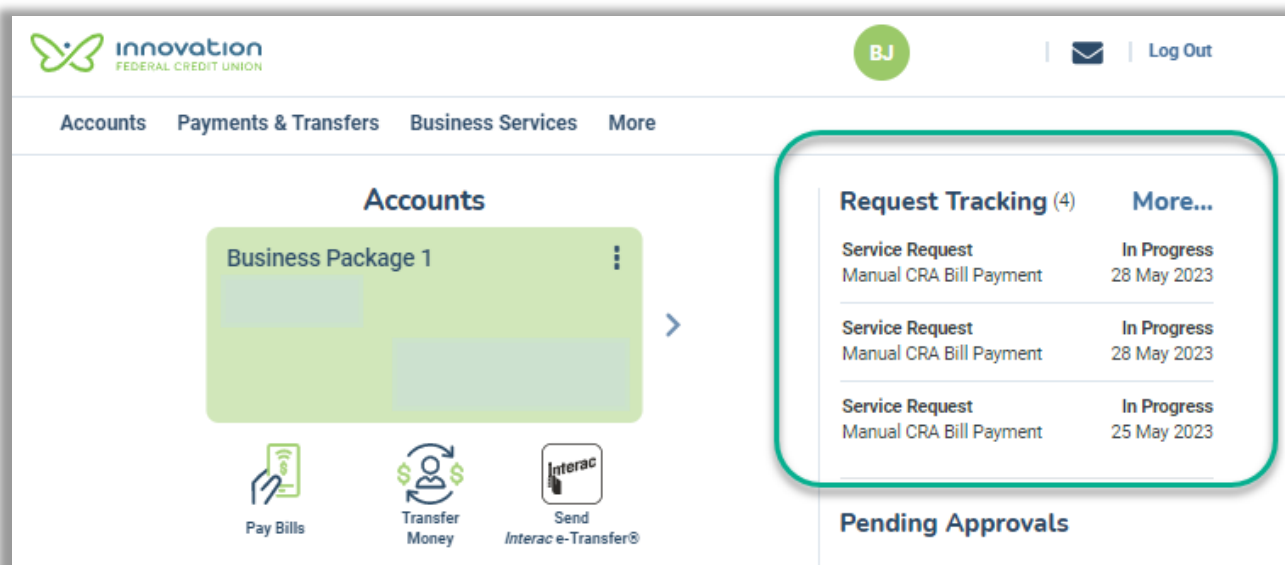
Tracking Number CAS-2305284848

Pay From Business Package 1 -

Business Online Banking

User Guide

Any Service Requests for your business will appear on the right side of your online banking above any Pending Approvals.



Frequently asked questions (FAQs)

1. What is Business Online Banking?

The key features that distinguish Business Online & Mobile Banking from Innovation Credit Union's Retail Online & Mobile banking are:

- Approval flows that support dual signature requirements
- Access to audit trail
- Delegate Management (multiple user support)
- All users have access through the mobile app as well as the website

2. What is a delegate?

Delegates are not signers for the business. Delegates can only be provided online access to business accounts by a Signer. Their role can be either be Initiator or View Only. A Delegate-Initiator can initiate defined monetary transactions that are not executed until approval by a Signer. A Delegate-View Only has read-only access to features like transactions, account balances, and history.

3. Can I choose a delegate's username and password?

When you add a new delegate, the delegate's Username is automatically generated by the system and cannot be changed. You must create a temporary password for your delegate, which you will share with them. We recommend that you share the temporary password in a secure way. Your delegate will be prompted to create a new password after logging in for the first time.

4. What is the difference between read-only and initiator delegate roles?

See [Approval Structure](#) to see what a read-only can view or has access to and what an initiator has access to and what transactions are sent for approval.

5. I have a dual-signature account. Does another business signer need to approve the addition of my delegate?

No.

6. What should I do if my delegate forgets their password?

You must assign a new temporary password. Delegates cannot use the self-serve Forgot Password feature available to members. Follow the instructions in this section: [Reset your delegate's password](#). You should give your delegate the new password in a secure way. The delegate will be prompted to change the temporary password after logging in.

7. How do I restore access for a delegate who is locked out of online banking?

In Business Services > Manage Delegates, click edit beside your locked delegate's name to [update your delegate's status](#).

8. Do signers have to approve a recurring transaction every time it occurs?

No, a signer only needs to approve the recurring transaction once, at the time of creation.

Transactions must be approved by the 7th day after the creation date, otherwise they will expire. The Approval Required By date can be found in the details of each pending transaction under Business Services > Pending Transactions.

9. I have a dual-signature account. Do all transactions require two approvals?

No. If a signer initiates a monetary transaction, only one other signer must approve to complete. If a Delegate-Initiator creates a monetary transaction, two signers must approve to complete.

Business Online Banking

User Guide

A dual signature account is used by businesses that require two signatures to approve a transaction. These accounts have two (or more) signers, and each signer can add an unlimited number of delegates. If you have delegates, all initiated monetary transactions (and some non-monetary transactions) require approval from two signers. For example, a bill payment requires two approvals while account activity can be viewed by anyone (signer or delegate) with online banking access.